Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 1 of 69

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kiffany	
	First name	First name
Write the name that is on your government-issued	R	
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Grant	
licerise or passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Coeffice (Complex III III)
meeting with the trustee.	Sullix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	To the second se	- I
	Last name	Last name
	First name	First name
	THOCHAIN	Tistiano
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 8510	xxx - xx-
of your Social		
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)	 -	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 2 of 69

D	ebtor 1 Kiffany First Name	R Grant Middle Name Last Name	Case number (if known)
	FIRST Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7902 S Paulina St Apt 306 Number Street	Number Street
		Chicago Illinois 60620	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 3 of 69

Debtor 1 Kiffany	R	Grant	Case number (if know	<u>(n)</u>
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy (Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		f description of each, see <i>Notice Req</i> 110)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, of may pay with a creation of the cashier's check, of may pay with a creation of the cashier's check, of may pay with a creation of the cashier's cashier's cashier of the cashier o	It how you may pay. Typically, if your money order If your attorney is edit card or check with a pre-printer fee in installments. If you choose y Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, any line that applies to your family significant or the property of the statement of the statemen	ou are paying the submitting your led address. this option, sign this option only in dispersion only in dispersion on the dispersion of t	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Got	dlord obtained an eviction judgment a to line 12. out <i>Initial Statement About an Eviction</i> bankruptcy petition.		

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 4 of 69

Debtor 1 Kiffany R Grant Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 5 of 69

 Debtor 1 First Name
 R | Grant | Grant
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 6 of 69

Debtor 1 Kiffany	H Middle Name	Grant	Case number (if knd	own)
First Name Part 6: Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an incurred by Yes. Go to limit incurred by Are your debts money for a busing incurred by Yes. Go to limit incurred by Are your debts money for a busing incurred by Yes. Go to limit incurred by Yes.	primarily consumer dindividual primarily for ne 16b. ne 17. primarily business deliness or investment or ne 16c. ne 17.	a personal, family, or hous bts? Business debts are de	ebts that you incurred to obtain the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing undexpenses are	under Chapter 7. Go to lir er Chapter 7. Do you esti paid that funds will be av		roperty is excluded and administrative ured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,0	000-5,000 001-10,000 ,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 milli	0	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		0	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file of title 11, United Star under Chapter 7. If no attorney represer out this document, I had I request relief in accordance.	under Chapter 7, I am tes Code. I understand hts me and I did not pa lave obtained and read rdance with the chapte	aware that I may proceed, the relief available under easy or agree to pay someone the notice required by 11 for of title 11, United States	if eligible, under Chapter 7, 11,12, or 13 each chapter, and I choose to proceed who is not an attorney to help me fill U.S.C. § 342(b). Code, specified in this petition.
	connection with a bar both. 18 U.S.C. §§ 15	nkruptcy case can resul 32, 1341, 1519, and 35	t in fines up to \$250,000,	or imprisonment for up to 20 years, or
	/s/ Kiffany Grant Signature of Debtor		Signature of	of Debtor 2
	· ·	6/29/2017 MM / DD / YYYY	Executed	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 7 of 69

Debtor 1 Kiffany	R	Grant	Case number (ii	fknown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		·
need to file this page.	/s/ Morsheda Hash	em	Date	6/29/2017
	Signature of Attorney	****		MM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			•	
	Bar number		State	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 8 of 69

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Kiffany	R	Grant
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
 amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

\$0.00 \$3,137.50 \$3,137.50 Your liabilities
\$3,137.50 \$3,137.50
\$3,137.50
Your liabilities
Your liabilities
Amount you owe
\$7,500.00
\$0.00
\$5,859.00
\$13,359.00

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 9 of 69

Deb	tor 1 Kiffany	R	Grant	Case number (if known)	
	First Name	Middle Name	Last Name	1_	
Part	Answer These Qu	estions for Administra	tive and Statistical Record	IS	
6. A	re you filing for bankrupt	cy under Chapters 7, 11, c	or 13?		
Г	No. You have nothing to	o report on this part of the fo	orm. Check this box and submit	this form to the court with your other so	chedules.
	Yes.				
	<u> </u>				
7. W	/hat kind of debt do you h	ave?			
Ŀ			umer debts are those incurred by Fill out lines 8-10 for statistical p	an individual primarily for a personal,	
			·		
L		marily consumer debts. You ith your other schedules.	ou have nothing to report on this	s part of the form. Check this box and so	ubmit
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$455.83 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.					
9.	Copy the following speci	al categories of claims fro	om Part 4, line 6 of Schedule I	E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
				\$0.00	
	9a. Domestic support obli	gations (Copy line 6a.)			
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or per	rsonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	Od Obodant Isana (Osmo)	in = 05)	, ,	\$0.00	
	9d. Student loans. (Copy I	ine 61.)		<u>-</u>	
	9e. Obligations arising out priority claims. (Copy line 6		or divorce that you did not report	\$0.00 tas	
	priority ordinis. (Oopy line t	/¥·/		\$0.00	
	9f. Debts to pension or pro	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	συ.υυ	

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 10 of 69

Fill in this	information to identify you	case:			
Debtor 1	Kiffany	R	Grant		
Debtor 1	First Name	Middle Nam		—	
Debtor 2 (Spouse, if fil	ing) First Name	Middle Nam	e Last Name		
	- Tilot Namo		District of Illinois		
United Sta	tes Bankruptcy Court for the	e: <u>Northern</u>	(State)		
Case num (If known)	ber				
Officia	I Form 106A/B			Check if this is an	
	.			amended filing	
Sched	dule A/B: Prop	erty		12	/1
category v responsibl write your	where you think it fits best e for supplying correct in name and case number (i	t. Be as complete and formation. If more space f known). Answer ever	accurate as possible. If two mar se is needed, attach a separate y question.	its in more than one category, list the asset in the arried people are filing together, both are equally sheet to this form. On the top of any additional pages,	
		-	or Other Real Estate You O		_
1. Do you	No. Go to Part 2	equitable interest in a	ny residence, building, land, or	r similar property?	
	Yes. Where is the property?	•			
	reel villere le une proporty.		/hat is the property? Check all tha	nat apply. Do not deduct secured claims or exemptions. Pu	t
1.1	Ctreat address if available	[Single-family home	the amount of any secured claims on Schedule L Creditors Who Have Claims Secured by Property.	
	Street address, if available,	or other description	Duplex or multi-unit building		
			Condominium or cooperative	Current value of the current value of the entire property? portion you own?	
		Ļ	Manufactured or mobile home Land		
	Number Street		Investment property	Describe the nature of your ownership	
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.	
	City State	Zip Code	Other		
			ho has an interest in the proper	check if this is community property (see instructions)	
		о Г	ne. Debtor 1 only		
			Debtor 2 only		
		F	Debtor 1 and Debtor 2 only		
		Ĭ	At least one of the debtors and a	another	
			-	dd about this item, such as local	
If you	own or have more than one		roperty identification number:		_
,		•	/hat is the property? Check all tha		
1.2	Street address, if available,	or other description	Single-family home	the amount of any secured claims on Schedule I Creditors Who Have Claims Secured by Property.):
	,		Duplex or multi-unit building	Current value of the Current value of the	
		L	Condominium or cooperative Manufactured or mobile home	entire property? portion you own?	
			Land		
	Number Street	Ī	Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by	
	City State	Zip Code	Timeshare Other	the entireties, or a life estate), if known.	
	Only Charle	2.15 0000		Check if this is community property	
			ho has an interest in the proper		
		° r	ne. Debtor 1 only	Ц	
		r r	Debtor 2 only		
		ř	Debtor 1 and Debtor 2 only		
		Ĭ	At least one of the debtors and a	another	
			ther information you wish to addroperty identification number:	dd about this item, such as local	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 11 of 69

Debtor 1	Kiffany First Name	R Middle Name	Grant Last Name	Case number	(if known)	
	et address, if available, or oth		What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	oly.	the amount of any secu	-
City	State	[[[Timeshare Other Who has an interest in the property? Of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Other information you wish to add about	er	Check if this is co (see instructions)	
you ha Part 2: Do you ov	Describe Your Vehicle	rtion you own for a ite that number h S S equitable interest		jistered or no	t? Include any vehicles	
3. Cars, va		ility vehicles, motor	cycles			
3.1	Make Model: Year: Approximate mileage:	Infiniti G35 Sedan 2006 140000	Who has an interest in the proper one. Debtor 1 only	ty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information: 2006 Infiniti G35 Sedan		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community proinstructions)		Current value of the entire property? \$4375.00	Current value of the portion you own? \$2187.50
3.2	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only	ty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by <i>Property</i> .
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community proinstructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 12 of 69

	Kiffany	R	Grant	Case numbe	er (ir known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the poone.	roperty? Check		claims or exemptions. Pured claims on <i>Schedule</i>
	Model: Year:					ned claims on <i>Scriedule</i> nims Secured by Property
	Approximate mileage:		Debtor 1 only		Croditoro vino riavo cia	anno cocarca by rroporty
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		•
			Check if this is communi	ty property (see		
			instructions)			
3.4	Make		Who has an interest in the p	roperty? Check		claims or exemptions. Po
	Model:		one.		•	ired claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	ty property (see		
			instructions)			
Exan			ner recreational vehicles, other vehicles, other vehicles, other vehicles, methods in the state of the state			
Exan	nples: Boats, trailers, motor No Yes		ner recreational vehicles, other v	otorcycle accessor	Do not deduct secured	•
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vertical fit, fishing vessels, snowmobiles, m Who has an interest in the property of the pro	otorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the prone. Debtor 1 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessor roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors	otorcycle accessor roperty? Check , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessor roperty? Check , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communication.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications)	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Poured claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communicinstructions) Who has an interest in the prone. Debtor 1 only	otorcycle accessor roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule nims Secured by Property Current value of the portion you own? claims or exemptions. Property claims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communinstructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Property claims or exemptions. Property claims or exemptions. Property claims or Schedule claims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or exemptions. Property claims or exemptions. Property claims or exemptions. Property claims or Schedule claims Secured by Property Current value of the

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 13 of 69

De	ebtor 1	Kiffany First Name	R Middle Name	Grant Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Househo			
D	o you	own or hav	e any legal or equitable into	erest in any of the follow	ving items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kit	itchenware		
<u>✓</u>		Describe	Misc. Household Goods and Fur	miture		\$350.00
		ronics les: Television	s and radios; audio, video, stereo,	, and digital equipment; comp	outers, printers, scanners; music	1
✓	Yes. [Describe	Misc. Electronics			\$200.00
	Examp	•	ue and figurines; paintings, prints, or in, or baseball card collections; ot	The state of the s		
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies notographic, exercise, and other h		ool tables, golf clubs, skis; canoes	
✓	No					
	Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and re	related equipment		1
✓	No Vac F	Dog ovib o				1
Ш	165. L	Describe				
	-		clothes, furs, leather coats, design	ner wear, shoes, accessories		
	No Voc I	Describe	Lload Clathing			
⊻	165. L	Describe	Used Clothing			\$225.00
		-	ewelry, costume jewelry, engagen er	ment rings, wedding rings, he	irloom jewelry, watches, gems,	
<u>✓</u>	No Yes. [Describe	Misc. Jewelry			\$150.00
		n-farm animal les: Dogs, cats	s, birds, horses			
✓	No					
	Yes. [Describe				
_	4. Any No	other persor	nal and household items you did	d not already list, including	any health aids you did not list	
		Describe				
Ч						
			llue of all of your entries from F	Part 3, including any entries	s for pages you have attached	\$925.00

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 14 of 69

Debt	or 1 Kiffany First Name	R Middle Name	Grant Last Name	Case number (if known)	
Part 4		Financial Assets	Zast Name		
Doy	ou own or have an	ny legal or equitable interest	in any of the followi	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	xamples: Money you ha		·	on hand when you file your petition	
	Yes			Cash:	\$25.00
17.		savings, or other financial accounts nstitutions. If you have multiple acc	counts with the same ins	hares in credit unions, brokerage houses, titution, list each.	
	Yes		Institution name:		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		, or publicly traded stocks s, investment accounts with broken	age firms, money market	accounts	
	Yes	Institution or issuer name:			
19.	an LLC, partnership,		ted and unincorporated	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 15 of 69

Debt	tor 1 Kiffany	R	Grant	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in If), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, -,,,	,,,	,	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
	Examples: Agreements companies, or others No Yes	deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented fumiture: Other:	c utilities (electric, gas, w	rater), telecommunications	
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 16 of 69

Debt	or 1 Kiffany	R Grant Case number (if Middle Name Last Name	known)
24	First Name		tuition program
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state $(530(b)(1), 529A(b), and 529(b)(1).$	tuition program.
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):
25.		table or future interests in property (other than anything listed in line 1), and rights or p for your benefit	owers
	✓ No Yes. Desc	scribe	
26.	-	pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	No Yes. Desc	scribe	
27.	Licenses fra	anchises, and other general intangibles	
21.	Examples: Bu	uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professiona	al licenses
	✓ No		
	Yes. Desc	scribe	
Mor	ney or propei	erty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei		<pre>portion you own? Do not deduct secured</pre>
			<pre>portion you own? Do not deduct secured</pre>
	Tax refunds of No Yes. Give s	owed to you specific information	<pre>portion you own? Do not deduct secured</pre>
	Tax refunds or No Yes. Give about	specific information ut them, including whether already filed the returns	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00
28.	Tax refunds or No Yes. Give about your and to	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years Loc ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement,	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information ut them, including whether already filed the returns I the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	e specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement nony: \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement nony: \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement nony: \$0.00 intenance: \$0.00 poort: \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement nony: \$0.00 intenance: \$0.00 port: \$0.00 property settlement: \$0.00 port: \$0.00 port: \$0.00 port: \$0.00 port: \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns I the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement nony: \$0.00 intenance: \$0.00 port: \$0.00 property settlement: \$0.00 port: \$0.00 port: \$0.00 port: \$0.00 port: \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	pspecific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. deral: \$0.00 te: \$0.00 property settlement nony: \$0.00 intenance: \$0.00 port: \$0.00 property settlement: \$0.00 port: \$0.00 port: \$0.00 port: \$0.00 port: \$0.00

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 17 of 69

Deb ⁻	or 1 Kiffany	R	Grant	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit,	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and l	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficiary property because some			cy, or are currently entitled to receive	
33.		arties, whether or not you	have filed a lawsuit or made	a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims of eve	ery nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		•	art 4, including any entries f		\$25.00
Part	_		-	nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable intere	est in any business-related p	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of No Yes. Describe	or commissions you alread	y earned		
39.	Office equipment, furr Examples: Business-rela		odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	Yes. Describe				

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 18 of 69

Debt	tor 1 Kiffany	R	Grant	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equip	ment, supplies you us	se in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
	Tes. Describe				
					I .
41	Inventory				
71.	inventory				
	✓ No				
	Yes. Describe				
	-				
42.	Interests in partnerships o	r joint ventures			
	✓ No				
		N	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			_
	u.s				
		_			
		-			_
43. (Customer lists, mailing lists	, or other compilatio	ns		
	✓ No				
		e nersonally identifiable	e information (as defined in 11	U.S.C. 8 101(41A))?	
	Too. Do your note intoide	o porcorrany raoritmasis	o intermation (ao doimea in 11	3.0.0.3 101(1174).	
	No				
	Yes. Describe				
	1001 20001120111				
44.	Any business-related prop	ertv vou did not alrea	adv list		
			•		
	✓ No	_			<u> </u>
	Yes. Give specific				
	information	_			
		-			
		_			
		-			
		_			<u> </u>
45. A	dd the dollar value of all of	your entries from Pa	rt 5, including any entries fo	r pages you have attached	
<u> </u>					
Part				ty You Own or Have an Interest In.	
	If you own or have an interest	est in farmland, list it in l	Part 1.		
46.	Do you own or have any le	gal or equitable inte	rest in any farm- or commer	cial fishing-related property?	
	No. Co to Dort 7				Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, poultry	, тarm-raised tish			
	✓ No				
	Yes. Describe				1

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 19 of 69

Deb	tor 1 Kiffany R	Gra		Case number (if known)	
	First Name Middle	Name Last	Name		
48.	Crops-either growing or harvested				
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipment, implement	s. machinery. fixtures.	and tools of trade		
		o,,,			
	Voc Describe				
	Yes. Describe				
50.	Farm and fishing supplies, chemicals, a	nd feed			
	✓ No				
	Yes. Describe				
E 1	Any farm- and commercial fishing-relate	d proporty you did not	alroady list		
31.		sa property you ala not	aneady list		
	✓ No				
	Yes. Describe				
EO A	dd the deller velve of all of very entrice fr	om Dort G. including o		house attached	
	dd the dollar value of all of your entries fr art 6. Write that number here			u nave attached	
>				L	
Part	7: Describe All Property You Own	or Have an Interest	in That You Did Not	List Above	
53.	Do you have other property of any kind y		?		
	Examples: Season tickets, country club mer	nbersnip			
	No				
	Yes. Give specific information				
	databa dalla calla setalla et a calla et a	B 1 7 W			
54. A	dd the dollar value of all of your entries fr	om Part 7. Write that	number nere		
Part	8: List the Totals of Each Part of the	nis Form			
55	Part 1: Total real estate, line 2			•	
33.1	art 1. Total real estate, line 2				
56.	part 2 total vehicles, line 5		£2187 50		
57 6	art 3: Total personal and household item	e line 15	\$2187.50		
		5, 11110 13	\$925.00		
58. F	art 4: Total financial assets, line 36	9	\$25.00		
59.	Part 5: Total business-related property, li	ne 45			
60.	Part 6: Total farm- and fishing-related pro	pperty, line 52			
		-			
	Part 7: Total other property not listed, lin	_			
62.	Total personal property. Add lines 56 throu	gh 61	\$3137.50		+ \$3137.50
				Copy personal property total	
					\$3137.50
63. T	otal of all property on Schedule A/B. Add	line 55 + line 62			

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 20 of 69

Fill in this information to identify your case:						
Debtor 1	Kiffany	R	Grant			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Misc. Household Goods and Furniture Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Misc. Electronics Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Case 17-19661 Document Page 21 of 69

Debtor 1 Kiffany R Grant Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$2,187.50 5/12-1001(b) description: **✓** Infiniti G35 Sedan, 2006, 100% of fair market value, up to any 2006 Infiniti G35 Sedan applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 Misc. Jewelry 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

12

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 22 of 69

Fill in	this information to identify your ca	se:		1		
Debto	or 1 Kiffany	R	Grant			
Dobte	First Name	Middle Name	Last Name			
Debto						
(Spous	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number vn)		(State)			
	icial Form 106D			J		Check if this is a
		ore Who Hay	o Claime Sagur	nd by Prop		amended filing
	hedule D: Credito					12/1
more	complete and accurate as possib space is needed, copy the Additio			•		
	and case number (if known).		_			
1. I	Do any creditors have claims se					
إ			ith your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	n below.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit			Column A	Column B	Column C
	separately for each claim. If more the in Part 2. As much as possible, list	·		Amount of claim	Value of	Unsecured
	name.	tire ciairris iir aipriabeticai c	rder according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
					this claim	,
2.1	The First Option Auto Sales &	Describe the property	that secures the claim:	\$1,500.00	\$4,375.00	\$0.00
	Body Shop Creditor's Name	Infiniti G35 Sedan Value	e: \$4,375.00			
	1715 W Pierce St,		the claim is: Check all that apply.			
	Number Street	Contingent				
	Milwaukee WI 53204	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one.	Nature of lien. Check al	that apply.			
	Debtor 1 only Debtor 2 only	An agreement you m car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	✓ At least one of the debtors	Judgment lien from	a lawsuit			
	and another	Other (including a rig	ht to offset)			
	Check if this claim relates to a community debt	Last 4 dissite of account				
	Date debt was	Last 4 digits of accoun	t number			
0.0	City of Chicago Doubt of			Φ0.000.00	#4.075.00	#4.005.00
2.2	City of Chicago - Dep't of Revenue	Describe the property		\$6,000.00	\$4,375.00	<u>\$1,625.00</u>
	Creditor's Name PO Box 88292	Infiniti G35 Sedan Value	e: \$4,375.00 the claim is: Check all that apply.			
	Number Street	Contingent	the claim is. Oneon all that apply.			
		Unliquidated				
	Chicago IL 60608	Disputed				
	City State ZIP Code Who owes the debt? Check one.	Nature of lien. Check al	that apply			
	✓ Debtor 1 only		nade (such as mortgage or secured			
	Debtor 2 only	car loan)	rade (such as mortgage of secured			
	Debtor 1 and Debtor 2 only	Statutory lien (such a	as tax lien, mechanic's lien)			
	At least one of the debtors	Judgment lien from	a lawsuit			
	and another Check if this claim relates	Other (including a rig	ht to offset)			
	to a community debt	Last 4 digits of accoun	t number			
	Date debt wasincurred					
		our entries in Column A	on this page. Write that number	\$7,500.00		
	havai			I ————————————————————————————————————		

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 23 of 69

Debtor 1 Kiffany R Grant Case number (if known) Middle Name First Name Last Name List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? 1 HARRIS & HARRIS LTD 2.2 Name 111 W JACKSON BLVD S-400 Last 4 digits of account number Number Street CHICAGO Illinois 60604 City State Zip Code On which line in Part 1 did you enter the creditor? Illinois Secretary of State 2.2 Name 2701 S Dirksen Pkwy Last 4 digits of account number Number Street Springfield Illinois 62723 State Zip Code City

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 24 of 69

Fill in this	information to identify your o	ase:			
Debtor 1	Kiffany	R	Grant		
Dalatario	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num	nber		(=)		
	al Form 106E/F				Check if this is an amended filing
					_
Sche	edule E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
other part Form 106/ claims tha the entrie known).	y to any executory contract A/B) and on <i>Schedule G: Exe</i> at are listed in <i>Schedule D:</i> (s or unexpired leases that ecutory Contracts and Un- Creditors Who Hold Claim tach the Continuation Pa	t could result in a claim. Als expired Leases (Official For s Secured by Property. If mo	so list executory contracts on 106G). Do not include any ore space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1. Do a	ny creditors have priority ur	nsecured claims against y	/ou?		
✓	No. Go to Part 2.				
	Yes.				
listed As m Cont	d, identify what type of claim it	is. If a claim has both priori is in alphabetical order accor re than one creditor holds a	ty and nonpriority amounts, liding to the creditor's name. If particular claim, list the other	ist that claim here and show be f you have more than two prio creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 25 of 69

Debtor	1 Kiffany First Name	R Middle Name	Grant Last Name	Case number (if known)	
Part 2:	List All of Your NONPRI		Claims		
3. Do	any creditors have nonpriorit No. You have nothing to rep Yes. It all of your nonpriority unsects secured claim, list the creditor se	y unsecured claims a ort in this part. Subm ured claims in the all parately for each claim.	against you? it this form to the phabetical order . For each claim lis	court with your other schedules. of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	g = - · · · - · · - ·				Total claim
	AFNI, INC. Nonpriority Creditor's Name PO Box 3517 Number Street		\	Last 4 digits of account number 2249 When was the debt incurred? 6/2016 As of the date you file, the claim is: Check all that apply.	\$218.00
	Bloomington Illino City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates s the claim subject to offset? ✓ No Yes	zip Ci one. nd another	ode [Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify	
	CREDITORS DISCOUNT & A Nonpriority Creditor's Name		[_ast 4 digits of account number 9449	\$470.00
	At least one of the debtors at least one of the claim subject to offset? No Yes	zip Ci one. nd another	4 ode [As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Elizey Thalia c/o Edelstein & Edel Nonpriority Creditor's Name 8825 W MONTROSE Number Street Chicago Illino City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relates the claim subject to offset? No	is 6061: Tip Coone.	8 ode [As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. SpecifyJudgment: 2011-M1-730650	\$1,350.00

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 26 of 69

Case number (if known) Debtor 1 Kiffany First Name Grant Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2:

	After listing any entries on this page, number them beginning with	1 4.5, followed by 4.6, and so forth.	Total claim
4.4	HARRIS	Last 4 digits of account number 3729	\$721.00
	Nonpriority Creditor's Name 111 WEST JACKSON B SUITE 400	When was the debt incurred? 8/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CHICAGO Illinois 60604	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL CREDITOR: 10 WE	
	✓ No	Other. Specify ENERGIES	
	Yes		
4.5	Maurice, Martin	Last 4 digits of account number	\$3,100.00
	Nonpriority Creditor's Name 6814 S Justine St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60636	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Judgment: 2010-M1-715918	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.6	WISCONSIN ELECTRIC POW	Last 4 digits of account number 2885	\$0.00
	Nonpriority Creditor's Name 231 W MICHIGAN ST # A130	When was the debt incurred? 5/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MILWAUKEE Wisconsin 53203	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 001 InstallmentLoan	
	No.	_	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Page 27 of 69 Document

Debtor 1 Kiffany First Name Grant Last Name Case number (if known) Middle Name

Part 4: Add th	4: Add the Amounts for Each Type of Unsecured Claim							
	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
			Total claims					
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00					
	6b. Taxes and certain other debts you owe the government	6b.	b. \$0.00					
	6c. Claims for death or personal injury while you were intoxicated	6c.	s\$0.00					
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 i.					
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00					
			Total claims					
Total claims from Part 2	6f. Student loans	6f.	\$0.00					
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	J. \$0.00					
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	n\$0.00					
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5,859.00					
	6j. Total. Add lines 6f through 6i.	6j.	\$5,859.00					

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 28 of 69

Fill in this information to identify your case:							
Debtor 1	Kiffany	R	Grant				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_			
Case number (If known)			()	_			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Miller, Michael Name 7902 S Paulina			Residential Lease, Debtor is Lessee, Yearly Residential Lease
	Number	Street		
	Chicago	Illinois	60636	
	City	State	Zip Code	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main

			Do	cument Pag	e 29 of 69)
Fill in t	this infor	mation to identify your c	ase:			
Debto	r 1	Kiffany First Name	R Middle Name	Grant Last Name		
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name		
United	l States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case r	number n)			(State)		
						Check if this is an amended filing
Offi	cial	Form 106H				
Sch	edul	e H: Your Cod	lebtors			12/15
the en	Do you No	the boxes on the left. At er every question. have any codebtors? (If or example of the last 8 years, have you	tach the Additional Page you are filing a joint case,	e to this page. On the to the to this page. On the to the to the total page of the t	as a codebtor.) ory? (Communication)	ded, copy the Additional Page, fill it out, and number itional Pages, write your name and case number (if ity property states and territories include Arizona,
		o. Go to line 3.	ner spouse, or legal equi	valent live with you at t	he time?	
		No		•		ne name and current address of that person.
		Name of your spouse, for	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip C	ode	
3.	again a	s a codebtor only if that	person is a guarantor o	r cosigner. Make sure	you have listed	use is filing with you. List the person shown in line 2 d the creditor on <i>Schedule D</i> (Official Form 106D), chedule E/F, or <i>Schedule G</i> to fill out Column 2.
	Column	1: Your codebtor			Colu	mn 2: The creditor to whom you owe the debt
					Chec	k all schedules that apply:

Schedule D, line 2.1

Schedule E/F, line_____

Schedule G, line

 $\overline{\mathbf{V}}$

60636

Zip Code

3.1 Cribbs, Jerome

7902 S Paulina

Illinois State

Street

Name

Number

Chicago City

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 30 of 69

			3.9	_	
Fill in this information to identify	y your case:				
Debtor 1 Kiffany	R	Grant			
First Name	Middle Name	Last N	lame	Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last N	lamo		An amended filing
					A supplement showing post-petition chapter
United States Bankruptcy Court for the:	Northern	_ District of II			expenses as of the following date:
Case number		(-	State)		
(lf known)					MM / DD / YYYY
Official Form 106I					
Schedule I: Your Ir	ncome				12/
information about your spouse.	If you are separated an d, attach a separate she ry question.	d your spou	se is not filing w	ith you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor	1		Debtor 2
information.	English and date				
If you have more than one job,	Employment status	Emplo	-		Employed
attach a separate page with information about additional		✓ Not E	mployed		Not Employed
employers.	Occupation				
Include part time, seasonal, or	Employer's name				
self-employed work.	Employer's address	-			
Occupation may include student or homemaker, if it applies.		Number St	reet		Number Street
		City	State	Zip Code	City State Zip Code
	Hamilana e milional			•	•
	How long employed there?				
Part 2: Give Details About	Monthly Income				
GITO DOLLING / LDOLL					
spouse unless you are separated.	-	•		•	write \$0 in the space. Include your non-filing
If you or your non-filing spouse hat more space, attach a separate sh		, combine the			or that person on the lines below. If you need For Debtor 2 or
			For Deb	otor 1	non-filing spouse
List monthly gross wages, sa deductions.) If not paid monthle be.	• .		2.	\$0.00	
3. Estimate and list monthly over	ertime pay.		3.	+ \$0.00	
4. Calculate gross income. Add	line 2 + line 3.		4.	\$0.00	
				Ψ0.00	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 31 of 69

	tor 1Kiffany First Name		irant ast Name		Case number known)	(IT		
		imedie Haine			For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		→ 4		\$0.00			
5. Lis	st all payroll deducti							
58	a. Tax, Medicare, an	d Social Security deductions	5	a.	\$0.00			
5k	o. Mandatory contrib	butions for retirement plans	5	b.	\$0.00			
50	c. Voluntary contribu	utions for retirement plans	5	C.	\$0.00			
50	d. Required repayme	ents of retirement fund loans	5	d.	\$0.00			
56	e. Insurance		5	e.	\$0.00			
5f	. Domestic support	obligations	5	f.	\$0.00			
50	g. Union dues		5	g.	\$0.00			
5ł	n. Other deductions.	. Specify:	5	h. +	\$0.00 +			
6. A d +5h.	ld the payroll deduc	tions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6		\$0.00			
7. C a	Iculate total month	ly take-home pay. Subtract line 6 from line	4. 7	-	\$0.00			
8. Lis	st all other income r	egularly received:						
88	business, profession	-						
		for each property and business showing nary and necessary business expenses, and						
	the total monthly ne		8	a.	\$0.00			
8k	o. Interest and divide	ends	8	b.	\$0.00			
80	dependent regular	-	l					
	divorce settlement,	ousal support, child support, maintenance, and property settlement.		c.	\$0.00			
	d. Unemployment co	ompensation	8	d.	\$0.00			
86	e. Social Security		8	e.	\$512.00			
8f	Include cash assista cash assistance that under the Suppleme housing subsidies Specify:	assistance that you regularly receive ance and the value (if known) of any nontyou receive, such as food stamps (benefits ental Nutrition Assistance Program) or	0	£	\$180.00			
0,	Food Assistance Prog. Pension or retiren			f.				
•				g. h. +	\$0.00 \$150.00 +			
	-	come. Specify: Pro-rated Tax Refund Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		F				
9. Au	id all other income /	Add illies 6a + 6b + 6c + 6d + 6e + 61 +6g +	011. 9	'· [\$842.00			
	•	come. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing spo		0.	\$842.00 +		=	\$842.00
In fri	clude contributions frends or relatives.	ar contributions to the expenses that you rom an unmarried partner, members of your hounts already included in lines 2-10 or amounts	nousehold	, your	dependents, your roomm			
	pecify:	<u> </u>			, , , , , , , , , , , , , , , , , , , ,		11. +	\$0.00
_	· · ·							
		ne last column of line 10 to the amount in the Summary of Schedules and Statistical Sun					12.	\$842.00
								Combined monthly income
13. D	o you expect an inc	rease or decrease within the year after y	ou file thi	s form	?			
Ī,	No.							
Ē	Yes. Explain:							

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 32 of 69

		Docu	ment Page 32 of 69)	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Kiffany	R	Grant		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States F		the Northern [A supplement st	nowing post-petition chapter 13
	summapley Court for	uic. Notuiciii	(State)	expenses as of t	he following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 106	 J			
					12/15
information. If (if known). Ans Part 1: Des	more space is need wer every question cribe Your Hous	ded, attach another sheet to this n.			
No. Go	o to line 2				
	oes Debtor 2 live ir	a separate household?			
Debtor 1 Kiffary R Grant First Name Middle Name Last Name Debtor 2 Scores, Iffer Name Middle Name Last Name Debtor 2 Scores, Iffer Name Middle Name Last Name Debtor 2 Scores, Iffer Name Middle Name Last Name Destrict of Illinois (State) Case number Difficial Form 106J Schedule J: Your Expenses as or the following date: MM / DD / YYYY Difficial Form 106J Schedule J: Your Expenses as or one space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number fanown), Answer every question. Part I: Describe Your Household 1. Is this a joint case? No. Go to line 2 Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? No. Do not list Debtor 1 and Debtor 2. Do you have dependents? No. Child Ty yess Does dependent live with you? Child Ty yess Does dependent in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the upplicable date. Your expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Vour Income (Official Form 106J) Your expenses and your despenses for your residence, include first mortgage payments and any mit for the gound or lot. 4. If not included in line 4:					
Debtor 1 Kiffary R Grant Check if this is: Check if					
2 Do you how			303 for departie Flodderfold of Debt	0/ 2.	
	· ·	_	Barrada de altrada de la	B	Born de condend Pro-
	bebloi i aliu	7		•	•
			Child	17 years	브
			a		<u> </u>
			Child	15 years	브
than					
-	_				
Part 2: Esti	mate Your Ongo	ing Monthly Expenses			
expenses as o	of a date after the b		•	•	-
	•	_	•		Your expenses
			clude first mortgage payments and		\$0.00
If not incl	uded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 33 of 69

Debtor 1 Kiffany R Grant Case number (if known)
First Name Middle Name Last Name

riist Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collect	ion	6b.	\$0.00
6c. Telephone, cell phone, Intern	et, satellite, and cable services	6c.	\$30.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplied		7.	\$300.00
8. Childcare and children's educa	tion costs	8.	\$0.00
9. Clothing, laundry, and dry clea	ning	9.	\$50.00
10. Personal care products and s	ervices	10.	\$32.00
11. Medical and dental expenses		11.	\$20.00
12. Transportation. Include gas, m Do not include car payments	aintenance, bus or train fare.	12.	\$75.00
13. Entertainment, clubs, recreat	ion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducte	ed from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$85.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes dec	lucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments	S	10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	nintenance, and support that you did not report as deducted from		\$0.00
	, Your Income (Official Form 106I).	18.	
Specify:	support others who do not live with you.	10	#0.00
	not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other propert		20a	\$0.00
20b. Real estate taxes.	•	20b	\$0.00
20c. Property, homeowner's, or	renter's insurance	20c	\$0.00
20d. Maintenance, repair, and up		20d	\$0.00
20e. Homeowner's association o		20e	\$0.00
,		206	

Official Form 106J Schedule J: Your Expenses page 2

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 34 of 69

Debtor 1		R	Grant	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate your monthl	ly expenses.				\$592.00
22a. /	Add lines 4 through	າ 21.			_	\$0.00
22b.	Copy line 22 (mont	thly expenses for Debtor 2), if any,	from Official Form 106J-2	2	_	\$592.00
22c. /	Add line 22a and 2	2b. The result is your monthly exp	enses.		22.	_
23.Calcu	late your monthly	y net income.				
23a. (Copy line 12 (your	combined monthly income) from	Schedule I.	2	23a	\$842.00
23b.	Copy your monthly	expenses from line 22 above.		2	23b	\$592.00
23c. 9	Subtract your mont	thly expenses from your monthly in	ncome.			\$250.00
	The result is your n	nonthly net income.		2	23c <u> </u>	•
24 Do v	nu evnect an incr	ease or decrease in your expen	ses within the year after	you file this form?		
-	•	•	-			
		spect to finish paying for your car I ncrease or decrease because of a r				
mon	gage payment to ir	ncrease or decrease because of a r	nodification to the terms o	r your mortgage?		
□ 1	lo					
	'es					
₩						
	Explain he		am whara tha a a warm mant	t nove has sent and utility hills		
	Debtor is	in a government assistance progr	am where the government	t pays her ferti and utility bills.		

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 35 of 69

Fill in this information to identify your case:							
Debtor 1	Kiffany	R	Grant				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_			
Case number			(

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below									
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
	✓ No									
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.										
x	/s/ Kiffany Grant	x								
~	Signature of Debtor 1	Signature of Debtor 2								
	Date 6/29/2017	Date								
	MM/DD/YYYY	MM/DD/YYYY								

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 36 of 69

Fill in	this info	rmation to identify your c	ase:								
Debt	or 1	Kiffany	R	Grant							
Debte	or O	First Name	Middle N	lame Last Nam	е						
	se, if filing)	First Name	Middle N	lame Last Nam	e						
Unite	ed States	Bankruptcy Court for the:	Northern	District of Illino							
Case	number			(Stat	e)						
(If kno	wn)							Check if this is an			
Off	icial	Form 107						amended filing			
Sta	teme	ent of Financia	l Affairs f	or Individuals	Filina for	Bankru	ptcv	04/16			
Statement of Financial Affairs for Individuals Filing for Bankruptcy 04/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.											
Part	1: Giv	e Details About Your	Marital Status	and Where You Lived	Before						
1.	What is	s your current marital sta	tus?								
		arried ot married									
2.	During	the last 3 years, have yo	u lived anywhere	other than where you liv	ve now?						
		s. List all of the places yo	u lived in the last	3 years. Do not include v		w.					
	De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there			
					Same as D	Debtor 1		Same as Debtor 1			
	Nu	mber Street		From	Number Street			From			
	_			То				То			
	Cit	y State	Zip Code		City	State	Zip Code				
					Same as D	Debtor 1		Same as Debtor 1			
	Nu	umber Street From Number Street To			From						
	Cit	y State	Zip Code		City	State	Zip Code				
	and territo	<i>ories</i> include Arizona, Califo	mia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico, Codebtors (Official Form	Puerto Rico, Texa			ommunity property states			

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 37 of 69

Grant

Debtor 1 Kiffany Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$224.00 From January 1 of current year until Est. YTD SSI \$1,024.00 the date you filed for bankruptcy: Est. LINK \$6,132.00 For last calendar year: (January 1 to December 31, 2016 Est. LINK \$2,328.00 For the calendar year before that: (January 1 to December 31, 2015

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 38 of 69

Debtor 1 Kiffany Grant __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 39 of 69

Debtor 1	1 Kiffany		R	Gran	nt	Case number (if known)
	First Name		Middle Name	Last	Name		
Insi corp age suc	iders include your porations of whic ent, including one th as child suppo	relatives; an h you are an for a busine	y general partners officer, director, p ess you operate as	; relatives of any goerson in control, of	eneral partners; part or owner of 20% or	nerships of which yo more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
$ lap{}$	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts guara	or bankruptcy, danteed or cosigned	d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 40 of 69

Debtor 1 Kiffany Grant Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2010-M1-715918 60602 Chicago Illinois City State Zip Code Case title Joint Action ✓ Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2011-M1-730650 Chicago Illinois 60602 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 41 of 69

Debt	tor 1 Kiffany First Name	R Middle Name	Grant Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to mak			ank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.				
			Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name		-		<u> </u>
	Number Street		Last 4 digits of account n	umber: XXXX-	
	City State	e Zip Code	-		
12.	Within 1 year before you fil appointed receiver, a customark appointed receiver.			ossession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes				
Part	List Certain Gifts an	d Contributions			
13.	Within 2 years before you	filed for bankruptcy, did	d you give any gifts with a to	tal value of more than \$600 per person?	
	No Yes. Fill in the details	for each gift.			
	Gifts with a total value per person	e of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You G	ave the Gift	-		-
	Number Street		-		
	City State Person's relationship to	·	-		
	Person to Whom You G	ave the Gift	-		
	Number Street		-		
	City State Person's relationship to		-		

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 42 of 69

CDIOI	Kiffany	R	Grant	Case number (if know)	7)	
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you fil	led for bankruptcy, did	l you give any gifts or contributions	with a total value o	f more than \$600	to any charity?
	No					
✓	ı					
	Yes. Fill in the details for	r each gift or contributi	ion.			
	Gifts or contributions to	o charities	Describe what you contributed		Date you	Value
	that total more than \$6		Docorido Wilat you contributor	•	contributed	valuo
	mar total more man ye					
	Charity's Name		_			
			_			
	Number Street		-			
	rambor caroot					
	City State	Zip Code	-			
	Oity State	Zip Code				
	List Certain Losses					
ι ο:	List Certain Losses					
	No Yes. Fill in the details. Describe the property y how the loss occurred	you lost and	Describe any insurance covera	e has paid. List	Date of your loss	Value of property lost
			pending insurance claims on line	33 of <i>Schedule</i>		
			A/B: Property.			
rt 7:	List Certain Payment	ts or Transfers				
abo	out seeking bankruptcy o	r preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy o lude any attorneys, bankru No	r preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy o lude any attorneys, bankrup	r preparing a bankrup	tcy petition?			anyone you consulte
abo	out seeking bankruptcy o lude any attorneys, bankru No	r preparing a bankrup	tcy petition?	es required in your ba	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy of lude any attomeys, bankrup No Yes. Fill in the details.	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any presented to the country of the country o	es required in your ba	Date payment or transfer	Amount of
abo	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or preparing a bankrup ptcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	or preparing a bankrup ptcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	or preparing a bankrup ptcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy of lude any attorneys, bankrupted No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	or preparing a bankrup ptcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	preparing a bankrup ptcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois	preparing a bankrup ptcy petition preparers, control preparers, control preparers are e	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu	e e 60643	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Paid	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Paid	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	e e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Path	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	e 60643 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Was Paid Number Street Person Who Made the Pa	e 6 6 6 6 6 6 6 6 6 6 6 6 6	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Made the Path	e 6 6 6 6 6 6 6 6 6 6 6 6 6	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenu Number Street Chicago Illinois City State Email or website address Person Who Was Paid Number Street Person Who Made the Pa	e 6 60643 Zip Code Zip Code	tcy petition? or credit counseling agencies for service Description and value of any prescription and any pr	es required in your ba	Date payment or transfer was made	Amount of payment

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 43 of 69

Deb	or 1	Kiffany	R		Case number <i>(if knowi</i>	7)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed fo p you deal with your credito not include any payment or tra	rs or to make payme		ehalf pay or transfe	r any property to ar	nyone who promised to
	✓	No Yes. Fill in the details.					
	Ш	res. I iii ii u deciane.		Description and value of any protransferred	operty	Date payment or transfer was	Amount of payment
						made	
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bus	iness or financial affa d transfers made as se	ecurity (such as the granting of a secu			
	$ \mathbf{V} $	No					
	Ш	Yes. Fill in the details.		Description and value of proper	tv Describe ar	ny property or	Date
				transferred		eceived or debts pa	
		Person Who Received Transf	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transf	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed reficiary? ese are often called asset-prote		you transfer any property to a self-	-settled trust or sin	nilar device of whic	h you are a
	✓	No	·				
		Yes. Fill in the details.		Description and value of the p	roperty transferred		Date
				_cost.p.to and value of the p	. oporty transferred		transfer was made
		Name of trust					

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 44 of 69

Debtor 1 Kiffany Grant Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 45 of 69

Debtor		Kiffany H First Name Middle Name		arant ast Name	Cas	e number (if known)	
	_						
Part 9	i L	dentify Property You Hold or Control	for Someo	ne Else			
			_				
	_	ou hold or control any property that someo eone.	one else own:	s? Include an	y property you b	orrowed from, are storing for, or hold in	trust for
3	OIII	eone.					
Į.	✓	No					
Ī	Ħ	Yes. Fill in the details.					
	_		Whore is	the property?		Describe the contents	Value
			where is	the property?		Describe the contents	value
		Owner's Name	NumberSt	reet			
		o wilding					
		Number Street					
			City	State	Zip Code		
			-		•		
		City State Zip Code					
		Circ Dataile About Environmental Inf					
Part 1	U:	Give Details About Environmental Inf	ormation				
For the	e pi	urpose of Part 10, the following definitions app	ılv:				
	·		•				
-		nvironmental law means any federal, state, or lo					
		zardous or toxic substances, wastes, or materi cluding statutes or regulations controlling the c					
		-					
-		te means any location, facility, or property as de		ny environmer	ntal law, whether y	you now own, operate, or utilize it	
	Oi	used to own, operate, or utilize it, including dis	sposai sites.				
-		azardous material means anything an environm			dous waste, hazar	rdous substance,	
	to	xic substance, hazardous material, pollutant, co	ontaminant, o	r similar term.			
Repor	t all	notices, releases, and proceedings that you kn	now about, reg	gardless of who	en they occurred.		
24. H	las	any governmental unit notified you that you	u mav be liab	ole or potentia	ally liable under	or in violation of an environmental law	?
					,		
<u> </u>	✓	No					
		Yes. Fill in the details.					
_			Governme	ental unit		Environmental law, if you know it	Date of
						, •	notice
		Name of site	Governme	ntal unit	_		
		N. and an Olympia	N				
		Number Street	NumberSti	reet			
			0.1	01-1-	7'- 01-		
			City	State	Zip Code		
		City State Zip Code					
		·					J
25. H	lav	e you notified any governmental unit of any	release of ha	azardous mat	erial?		
_							
Ŀ	✓	No					
		Yes. Fill in the details.					
			Governme	ental unit		Environmental law, if you know it	Date of
							notice
		Name of site	Governme	ntal unit			
		N. and an Olmani	N				
		Number Street	NumberSti	reet			
			City	State	Zip Code		
		City State Zip Code					

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 46 of 69

Debt		Kiffany First Name	R Middle Name	Grant Last Name	Case number	(if known)	
		rirst Name	Middle Name	Last Name			
26.	Hav		in any judicial or adminis	trative proceeding under	any environmental law? I	nclude settlements and orde	rs.
		No Yes. Fill in the det	ails.				
	_			Court or agency	Nature	of the case	Status of the case
		Case title					Pending
				Court Name			On appeal
		Case number		NumberStreet			Concluded
Dow	77.	Give Detaile Ah	out Your Business or C	City State	Zip Code		
			oout Your Business or C				
27.	Witi	hin 4 years before	you filed for bankruptcy, di	id you own a business or	have any of the following	connections to any business	?
			etor or self-employed in a ti	•		part-time	
			a limited liability company	(LLC) or limited liability pa	rtnership (LLP)		
		A partner in a		ive of a corporation			
			rector, or managing execut at least 5% of the voting or	•	ocration		
		All owner or a	at least 5 /0 of the voling of	equity securities of a corp	Joranori		
	✓		bove applies. Go to Part 12				
		Yes. Check all tha	at apply above and fill in the	e details below for each b	ousiness.		
				Describe the natu	ire of the business	Employer Identification no include Social Security no	
		Business Name		_		EIN:	
		Number Street		Name of account	ant or bookkeeper	Dates business existed	
		City	State Zip Code	— Name of accounts	ant of bookkeeper	From To	
				Describe the natu	re of the business	Employer Identification no	ımber Do not
				Document the nate	and or time bu ominese	include Social Security nu	
		Business Name				EIN:	
		Number Street		Name of accounts	ant or bookkeeper	Dates business existed	
		City	State Zip Code		0. 20000po.	FromTo	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street				Dates business existed	
				Name of accounta	ant or bookkeeper	Euroo Suomood existed	
		City	State Zip Code			From To	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 47 of 69

Deb	tor 1	Kiffany		R	Grant	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before y ditors, or other par No Yes. Fill in the deta	ties.	bankruptcy, did you	ı give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
		Name			MM/DD/YYYY	
		Number Street				
		City	State	Zip Code		
		1	Olale	Zip codc		
Par	t 12:	Sign Below				
1	true a	and correct. I unde kruptcy case can r	rstand that result in fine	making a false stat es up to \$250,000, o	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ R	Kiffany Grant			
		Signatu	re of Debtor	1		Signature of Debtor 2
		Date 6	/29/2017			Date
	D: 4			Varry Statement of F	'inancial Affaira for Individ	hiele Filing for Bonkyunter (Official Form 107)?
	Dia ye	ou attach additiona	ai pages to	four Statement of F	inancial Aliairs for individ	luals Filing for Bankruptcy (Official Form 107)?
	✓ N	lo				
	Y	'es				
ı	Did yo	ou pay or agree to	pay someor	e who is not an atto	orney to help you fill out b	ankruptcy forms?
	.ZI N	lo				
	_	es. Name of person				Attach the Bankruptcy Petition Preparer's Notice,
	_					Declaration, and Signature (Official Form 119).

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Page 48 of 69 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		North	ern District of Illinois		
In re	Kiffany R Grant			Case No.	
_	Debtor		_		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF ATT	ORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in bankrup	otcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$300.00
	Balance Due				\$3,700.00
2	. The source of the compensation paid	I to me was:			
	Debtor	Ot	her (specify)		
3	. The source of the compensation paid	I to me is:			
	✓ Debtor	Ot	her (specify)		
4	I have not agreed to share the abmembers and associates of my la		ompensation with any other p	erson unless the	y are
	I have agreed to share the above members or associates of my law the people sharing in the compet	firm. A copy of	the agreement, together with		
5	. In return for the above-disclosed fee,	I have agreed to	render legal service for all asp	pects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, ar	nd rendering advice to the deb	tor in determining	g whether to file a petition in
	b. Preparation and filing of any	oetition, schedu	les, statements of affairs and p	olan which may b	e required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation h	earing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contested	bankruptcy matt	rers;
6	. By agreement with the debtor(s), the	above-disclosed	fee does not include the follo	wing services:	
			CERTIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangement	for payment to m	ne for representation of the
	6/29/2017		/s/ Morshe	eda Hashem	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
				of law firm	

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 49 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 50 of 69

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 51 of 69

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/29/2017	
Signed:		
/s/ Kiffa	any Grant	
		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 58 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Grant, Kiffany R	Case No	Case No.		
	Debtor(s)	Case No.			
		Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	ΓRIX		
knowled	The above named Debtors hereby verify th lge.	at the attached list of creditors is to	rue and correct to the best of their		
Date:	6/29/2017	/s/ Grant, Kiffan Grant, Kiffany R	-		
		Signature of Del	btor		

HARRIS 111 WEST JACKSON B SUITE 400 CHICAGO, IL, 60604

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

WISCONSIN ELECTRIC POW 231 W MICHIGAN ST # A130 MILWAUKEE, WI, 53203

The First Option Auto Sales & Body Shop 1715 W Pierce St, Milwaukee, WI, 53204

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

Maurice, Martin 6814 S Justine St Chicago, IL, 60636

Elizey Thalia c/o Edelstein & Edelstein 3825 W MONTROSE Chicago, IL, 60618 Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 60 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 61 of 69

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

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- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 62 of 69

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/29/2017	
Signed:		
/s/ Kiffa	ny Grant	
14	The state of the s	/s/ Morsheda Hashem Marcheda Han
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 65 of 69

First Name	Middle Name	Grant	Case number (if known)	
	restions for Reporting Purposes	Last Name		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	al primarily for a personal, / business debts? Businal investment or through the	, family, or househol ness debts are debts ne operation of the b	d purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		er any exempt proper stribute to unsecured (rty is excluded and administrative creditors?
^{18.} How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	,	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$- \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false stat connection with a bankruptcy coboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Kiffany Grant Signature of Debtor 1	napter 7, I am aware that I I understand the relief av d I did not pay or agree to ned and read the notice re th the chapter of title 11, tement, concealing proper ase can result in fines up	I may proceed, if eliginal valiable under each of pay someone who required by 11 U.S.C., United States Code entry, or obtaining monoto to \$250,000, or important of Signature of Debt.	pible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed is not an attorney to help me fill c. § 342(b). e, specified in this petition. oney or property by fraud in prisonment for up to 20 years, or
	Executed on 6/29/2017 MM / DD		Executed on _	MM / DD / YYYY

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 66 of 69

		Doo	cument Pag	ge 66 of 69
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kiffany	R	Grant	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	C131-	
		wilddie Name	Last Name	
United States B	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106De	C		Check if this is an amended filing
Declarati	ion About an	_ Individual Debt	tor's Schedu	ıles 12/15
If two married	people are filing togethe	er, both are equally respon	nsible for supplying c	correct information
Part 1: Sign	1341, 1519, and 3571. Below			
Did you pa	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out	t bankruptcy forms?
✓ No				
Yes. N	lame of person			ptcy Petition Preparer's Notice, Declaration, and icial Form 119).
	alise of manieum. I deale			
Under pen that they a	are true and correct.	that I have read the sum	mary and schedules f	filed with this declaration and

Date

MM/DD/YYYY

Date 6/29/2017

MM/DD/YYYY

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 67 of 69

Debtor 1	Kiffany	R	Grant	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wit cre	hin 2 years before you ditors, or other partie	ı filed for bankruptcy, did s.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details	below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		•	
	City 5	State Zip Code		
	Sign Below			
a ban	*	any Grant), or imprisonment for up to	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	of Debtor 1		Signature of Debtor 2
	Date 6/29	/2017		Date
Did ye	ou attach additional p	ages to Your Statement o	of Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
	lo 'es			
Did yo	ou pay or agree to pay	someone who is not an a	attorney to help you fill out	bankruptcy forms?
☑ N	lo			
Ī	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 68 of 69

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Grant, Kiffany R	Case No	
	Debtor(s)	Gase 140.	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
T knowledg	he above named Debtors hereby veri e.	fy that the attached list of creditors is tru	ue and correct to the best of their
Date:	6/29/2017	/s/ Grant, Kiffany	R KAT LA
		Grant, Kiffany R Signature of Debi	tor

Case 17-19661 Doc 1 Filed 06/29/17 Entered 06/29/17 15:10:46 Desc Main Document Page 69 of 69

Debto		Kiffany First Name	R Middle Name	Grant Last Name	Case number (it known)	
		The community of the contract was and the contract of the cont	ment amende en moternanten in en			
16.		culate the median family inc			eps:	
	16a	a. Fill in the state in which you li	ve.	Illinois		
	16b	. Fill in the number of people in	your household.	3		
	16c	. Fill in the median family incom	ne for your state and siz	e of		\$76,406.00
		household	sangrata instructions for		find a list of applicable median income amounts, go online that also be available at the bankruptcy clerk's office.	
17.	Hov	w do the lines compare?	separate instructions to	una lonni, triia ila	timay also be available at the banking toy clerk's office.	
		Line 15b is less than or e			his form, check box 1, <i>Disposable income is not determined</i> lation of <i>Disposable Income</i> (Official Form 122C-2).	
	17b		to Part 3 and fill out C	alculation of Disp	check box 2, <i>Disposable income is determined under 11</i> posable Income (Official Form 122C-2). On line 39 of that	
Part 3		Calculate Your Commitm	ent Period Under 1	1 U.S.C. §1325	i(b)(4)	
18.	Сор	y your total average monthly	income from line 11.	**** ***** *** *** ***		\$455.83
					se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a.	. If the marital adjustment does	not apply, fill in 0 on lin	e 19a.	en e	- <u>\$0.00</u>
	19b	. Subtract line 19a from line	18.			\$455.83
20.	Cald	culate your current monthly i	ncome for the year. Fo	ollow these steps:		L
	20a.	. Copy line 19b.				\$455.83
		Multiply by 12 (the number of	months in a year).			x 12
	20b	. The result is your current mon	thly income for the year	for this part of the	form.	\$5,469.96
	20c.	. Copy the median family incom	ne for your state and size	e of household fro	m line 16c.	\$76,406.00
21.	How	v do the lines compare?				
	√	Line 20b is less than line 20c. commitment period is 3 years.		d by the court, on	the top of page 1 of this form, check box 3, The	
		Line 20b is more than or equal 4, <i>The commitment period is 5</i>		erwise ordered by t	he court, on the top of page 1 of this form, check box	
art 4	\$	Sign Below				····
		By signing here, I declare unde	r penalty of perjury that	the information on	this statement and in any attachments is true and correct.	
		/s/ Kiffany Grant Signature of Debtor 1	Why H	_	Signature of Debtor 2	
		Date 6/29/2017			Date	
		MM/DD/YYYY			MM/DD/YYYY	
	ļ	If you checked 17a, do NOT fill If you checked 17b, fill out For above.			e 39 of that form, copy your current monthly income from line	14